

FORM 81 (Official Form 1) (9/97)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOMA		Voluntary Petition	
		Case No.:	
		02-06171-R	
NAME OF DEBTOR (if individual, enter Last, First Middle): <i>Ford, Christopher Lamar</i>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle): <i>Ford, Jeanna Marie</i>	
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>		ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>pka: Jeanna Marie Perry</i>	
SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>442 60 2600</i>		SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>431 41 2116</i>	
STREET ADDRESS OF DEBTOR: <i>1322 W Pittsburg Pl Broken Arrow OK 74012</i>		STREET ADDRESS OF JOINT DEBTOR: <i>1322 W Pittsburg Pl Broken Arrow OK</i>	
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Tulsa</i>		COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Tulsa</i>	
MAILING ADDRESS OF DEBTOR: <i>SAME</i>		MAILING ADDRESS OF JOINT DEBTOR: <i>SAME</i>	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): <i>NOT APPLICABLE</i>			
Information Regarding the Debtor (Check the Applicable Boxes)			
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b). See Official Form No. 3.	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)			
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates: after exempt property excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors.			
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 16-49 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000			

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CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLA

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8:02pm

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(Official Form 1) (9/97)

Voluntary Petition		FORM B1, Page 2
(This page must be completed and filed in every case)		NAME OF DEBTOR(S): <i>Christopher Lamar Ford and Jeanna Marie Ford</i>
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS		
LOCATION WHERE FILED: <i>none</i>	CASE NUMBER: <i>none</i>	DATE FILED: <i>none</i>
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR		
NAME OF DEBTOR: <i>NONE</i>	CASE NUMBER:	DATE:
DISTRICT:	RELATIONSHIP:	JUDGE:
SIGNATURES		
SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <input checked="" type="checkbox"/> Debtor: <i>Christopher Lamar Ford</i> <input checked="" type="checkbox"/> Joint Debtor: <i>Jeanna Marie Ford</i> Date: <i>Dec 4, 2002</i>		SIGNATURE OF DEBTOR (Corporation/Partnership) Not Applicable. Not a Corporation. Exhibit C Does the debtor own or have possession of any property that poses or alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
SIGNATURE OF ATTORNEY <input checked="" type="checkbox"/> <i>Thomas O. Matthews</i> Attorney: Thomas O. Matthews OBA#5788 Bar No.: Firm Name: MATTHEWS & ASSOCIATES, ATTORNEYS, P.C. Address: 4137 S. Harvard Ave. Suite G Tulsa OK 74135 Telephone No: (918) 743-1912 Date: <i>Dec 5, 2002</i>		SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name: Social Security Number: Address: Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X NOT APPLICABLE Signature of Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter. <input checked="" type="checkbox"/> <i>Thomas O. Matthews</i> Attorney: Thomas O. Matthews OBA#5788 Date: <i>Dec 5, 2002</i>		

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

In re *Christopher Lamar Ford*
and
Jeanna Marie Ford

Case No.
Chapter 7

/ Debtors

Attorney for Debtor: Thomas O. Matthews OBA#5788

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S ASSETS	S C H E D U L E D LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 136,600.00		
B - Personal Property	Yes	3	\$ 12,975.00		
C - Property Claimed As Exempt	Yes	1			
D - Creditor Holding Secured Claims	Yes	1		\$ 127,494.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 11,420.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,802.22
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,931.00
Total Number of sheets					
in ALL Schedules >		16			
Total Assets >			\$ 149,575.00		
Total Liabilities >				\$ 138,914.00	

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE A – REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
aka 1322 W Pittsburg Pl, BA OK		J	\$ 136,600	\$ 114,219
See Legal Description, Schedule A Attachment				
Total			\$ 136,600	

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Tulsa, OK

Mailing Address FORD 1322 W. PITTSBURG PL., BROKEN ARROW, OK. 74012 (for Filing Only)**General Warranty Deed**
(Corporation Form with Survivorship Clause)

Rev. \$ 157.50

THIS INDENTURE, Made this 9TH day of OCTOBER, 1998
between ROLAND HOMES, INC.a corporation, organized under the laws of the State of OKLAHOMA
of the County of WAGONER State of Oklahoma, party of the first
part, and Christopher Lamar Ford, Sr. and Jeanna Marie Perry Ford, husband and wife,
party of the second part.

WITNESSETH, That in consideration of the sum of

TEN AND NO/100 DOLLARS (\$ 10.00),the receipt of which is hereby acknowledged, said party of the first part does, by these presents, grant, bargain, sell and convey unto said part IES of the second part, and on the death of one the survivor to take the entire fee simple title, THEIR heirs, executors or administrators, all of the following described real estate, situated in the County of TULSA, State of Oklahoma, to-wit:LOT ELEVEN (11), BLOCK NINE (9), VANDEVER TRAILS,
AN ADDITION TO THE CITY OF BROKEN ARROW, TULSA
COUNTY, STATE OF OKLAHOMA. ACCORDING TO THE
RECORDED PLAT THEREOF.

TO HAVE AND TO HOLD THE SAME, not as tenants in common, but as joint tenants, with the fee simple title in the survivor, heirs executors or administrators, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in any wise appertaining forever.

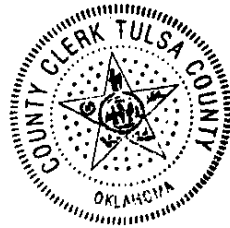
And said PARTY OF THE FIRST PARTits successors or assigns, does hereby covenant, promise and agree to and with said part IES of the second part at the delivery of these presents, it is lawfully seized of an absolute and indefeasible estate of inheritance in fee simple, of and in all singular, the above granted and described premises, with the appurtenances; that the same are free, clear, and discharged and unencumbered of and from all former and other grants, titles, charges, estates, judgements, taxes, assessments and encumbrances, of whatsoever nature and kind, EXCEPT, Easements and building restrictions of record and special assessments not yet due;and that said Corporation will WARRANT and FOREVER DEFEND the same unto said part IES of the second part THEIR heirs, executors or administrators, against said party of the first part, their successors or assigns, and all and every person or persons whomsoever, lawfully claiming or to claim the same.IN WITNESS WHEREOF, The said party of the first part hereto has caused these presents to be signed in its name by its president, and the corporate seal to be affixed, attested by its SECRETARY
at COMETA, OKLAHOMA the day and year first above written.ATTEST:
By Teresa Lormer
TERESA LORMER SecretaryBy Phil Roland
PHIL ROLAND President

STATE OF OKLAHOMA

(Corporation Acknowledgment)

County of TULSA } ssBefore me, the undersigned, a Notary Public, in and for said County and State, on this 9TH day of OCTOBER, 1998, personally appeared PHIL ROLANDwho is to be the identical person who subscribed the name of the maker thereof to the foregoing as its PRESIDENT, and acknowledged to me that HE executed the free and voluntary act and deed of such corporation, for the uses and purposes

and under my hand and seal of office the day and year last above written.

OKLAHOMA
TULSA COUNTY
4-2001Notary Public Gloria Barnett

6123 0426

Garden Lindsey

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. <i>cash</i>		J	\$ 50
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. <i>Arvest State Bank, Checking, overdrawn</i>			
3. Security deposits with public utilities, telephone companies, landlords, and others. <i>gas 40; water 50</i>		J	\$ 90
4. Household goods and furnishings, including audio, video, and computer equipment. <i>FURNITURE: LR \$100; BR \$50; DR \$100; Micro \$50; washer 150</i>		J	\$ 450
<i>dryer 75; stove 300; frig 500; vcr 25; tv 75; tv 80; tv 80</i>		J	\$ 1,135
<i>stereo 75; compuer 600; printer 100</i>		J	\$ 775
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. <i>Household books, pictures, tapes</i>		J	\$ 710
6. Wearing apparel. <i>clothing</i>		J	\$ 400
7. Furs and jewelry. <i>Wedding Rings</i>		J	\$ 200
<i>Watch</i>		J	\$ 10
<i>Costume Jewelry</i>		J	\$ 50
8. Firearms and sports, photographic, and other hobby equipment. <i>Camera, toys, games</i>		J	\$ 30
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H Market Value W of Debtor's J Interest C Before Claim
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE		
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE		
13. Interests in partnerships or joint ventures. [x] NONE		
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE		
15. Accounts receivable. [x] NONE		
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE		
17. Other liquidated debts owing debtor including tax refunds. [x] NONE		
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE		
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE		
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE		
21. Patents, copyrights, and other intellectual property. [x] NONE		
22. Licenses, franchises, and other general intangibles. [x] NONE		

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE B – PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
23. Automobiles, trucks, trailers, and other vehicles and accessories.			
1997 Pontiac Transport		J	\$ 6,535
1994 Ford Taurus, no lien		J	\$ 2,500
24. Boats, motors, and accessories.			
[x] NONE			
25. Aircraft and accessories.			
[x] NONE			
26. Office equipment, furnishings, and supplies.			
[x] NONE			
27. Machinery, fixtures, equipment, and supplies used in business.			
[x] NONE			
28. Inventory.			
[x] NONE			
29. Animals.			
[x] NONE			
30. Crops – growing or harvested.			
[x] NONE			
31. Farming equipment and implements.			
[x] NONE			
32. Farm supplies, chemicals, and feed.			
[x] NONE			
33. Other personal property of any kind not already listed.			
Household tools, yard tools		J	\$ 40
		Total	\$ 12,975

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
☒ 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			\$ 136,600
aka 1322 W Pittsburg Pl, BA OK			
See Legal Description, Schedule A Attachment			
	Okla. Stat. Ann. Tit. 31 S1.A.1	\$ 136,000	
<u>Cash on hand</u>			\$ 50
cash			
	O.S.A Tit. 31 S1 A.18. Wages 90 days	\$ 50	
<u>Household goods and furnishings</u>			\$ 450
FURNITURE: LR \$100; BR \$50; DR \$100; Micro \$50; washer 150			
	Okla. Stat. Ann. Tit. 31 S1 A.3	\$ 450	
dryer 75; stove 300; frig 500; vcr 25; tv 75; tv 80; tv 80			\$ 1,135
	Okla. Stat. Ann. Tit. 31 S1 A.3	\$ 1,135	
stereo 75; compuer 600; printer 100			\$ 775
	Okla. Stat. Ann. Tit. 31 S1 A.3	\$ 775	
<u>Books, pictures, art and collections</u>			\$ 710
Household books, pictures, tapes			
	Okla. Stat. Ann. Tit. 31 S1 A.7	\$ 710	
<u>Wearing apparel</u>			\$ 400
clothing			
	Okla. Stat. Ann. Tit. 31 S1 A.8	\$ 400	
<u>Furs and jewelry</u>			\$ 200
Wedding Rings			
	Okla. Stat. Ann. Tit. 31 S1 A.8.	\$ 200	
Watch			\$ 10
	Okla. Stat. Ann. Tit. 31 S1 A.8.	\$ 10	
<u>Automobiles, trucks, trailers, etc, and accessories</u>			\$ 6,535
1997 Pontiac Transport			
	Okla. Stat. Ann. Tit. 31 S1 A.13	\$ 3,000	
1994 Ford Taurus, no lien			\$ 2,500
	Okla. Stat. Ann. Tit. 31 S1 A.13	\$ 3,000	

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.**SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. Chase Manhattan Mortgage Corp P O Box 24850 Columbus OH 43224	1998 Mortgage aka 1322 W Pittsburg Pl, BA OK Value: \$ 136,600.00	\$ 110,011.00	\$ 0.00 *Joint Debt
2. Account No. Vandever Trails Homeowners ATTN J D Rhodes P O Box 2863 Broken Arrow OK 74013-2863	01-02 Mortgage aka 1322 W Pittsburg Pl, BA OK association dues Value: \$ 136,600.00	\$ 356.00	\$ 0.00 *Joint Debt
3. Account No. Washington Mutual Finance 4311 South Sheridan Tulsa OK 74145	1998 Non-Purchase Money Security household goods Value: \$ 300.00	\$ 4,359.00	\$ 4,059.00 *Joint Debt
4. Account No. Washington Mutual Finance BA 1422 W Kenosha St Broken Arrow OK 74012-8959	Mortgage aka 1322 W Pittsburg Pl, BA OK Value: \$ 136,600.00	\$ 3,852.00	\$ 0.00 *Joint Debt
5. Account No. WFS Financial, Inc. Bankruptcy Dept 6061 N. State Hwy 161 Irving TX 75038	11/99 Purchase Money Security 1997 Pontiac Transport Value: \$ 6,535.00	\$ 8,916.00	\$ 2,381.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 127,494.00
Total: \$ 127,494.00

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

- [] **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a)(2).
- [] **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(3).
- [] **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(4).
- [] **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a)(5).
- [] **Deposits by individuals**
Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. S507(a)(6).
- [] **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a)(7).
- [] **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a)(8).
- [] **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. S507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.**SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. BA107542 All American Fitness P. O. Box 33007 Tulsa OK 74153-0007	11/99 fitness contract	\$ 488.00 *Joint Debt
2. Account No. All American Fitness 5416 S Yale Ave Ste 200 Tulsa OK 74135	2nd address	\$ 0.00 *Joint Debt
3. Account No. 01321196 Arrow Exterminators 801 S Main Tulsa OK 74102	2001 service	\$ 60.00 *Husband's Debt
4. Account No. Lolita Asberry 705 E 42nd St N Tulsa OK 74102	notice only	\$ 0.00 *Joint Debt
5. Account No. Vivian Asberry 705 E 42nd St. N Tulsa OK 74102	notice only	\$ 0.00 *Joint Debt
6. Account No. 431412116 Bank IV Bankruptcy Dept P O Box 2360 Tulsa OK 74101-2360	2002 service charges	\$ 240.00 *Joint Debt
7. Account No. 422602600 Bank of Oklahoma, N.A. P. O. Box 2300 Tulsa, OK 74192	4/94 fees	\$ 322.00 *Joint Debt
8. Account No. 431412116 Chex Systems Consumer Relations 12005 Ford Rd Ste 600 Dallas TX 75234	8/00 Tulsa Emp F CU	\$ 0.00 *Wife's Debt

4 continuation sheets attached

Subtotal: \$ 1,110.00

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. Chex Systems Dept C 1550 E 79th St Minneapolis MN 55425	2nd address	\$ 0.00 *Joint Debt
10. Account No. unknown Chrysler Financial 27777 Franklin Rd Southfield MI 48034-8286	1992 repossessed car	Unknown *Joint Debt
11. Account No. 1f5934992004669 Coldata Coll Co 1979 Marcus Ave Ste 100 Lake Success NY 11042	3/01 collection agency First Natl	\$ 0.00 *Joint Debt
12. Account No. Danny Myers Quality Body Shop General Delivery Tulsa OK 74101	1997 mechanic's bill	Unknown *Joint Debt
13. Account No. g1993040275982015 Diversified Collection Serv 555 McCormick Street San Leandro CA 94577	1983 collection agency U S Dept of Educ	\$ 0.00 *Joint Debt
14. Account No. BA107542 First City Acceptance P. O. Box 35799 Tulsa OK 74153-0799	11/99 collection agency all american fitness	\$ 0.00 *Joint Debt
15. Account No. af5934992004669 First National Bank and Trust P O Box 98873 Las Vegas NV 89193	3/01 Credit card purchases	\$ 726.00 *Wife's Debt
16. Account No. 4249780 Floral Haven Funeral Service 6500 South 129th E. Avenue Tulsa, OK 74012	7/97 Consumer Purchase	\$ 204.00 *Joint Debt

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.**SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
17. Account No. GC Services 6330 Gulfton Houston TX 77081	collection agency MCI	\$ 0.00 *Joint Debt
18. Account No. Grolier Books P O Box 1704 Dansbury CT 06816	Consumer Purchase	\$ 13.00 *Joint Debt
19. Account No. Tim Harris Office 201 W 5th Ste 450 Tulsa OK 74103	notice only	\$ 0.00 *Joint Debt
20. Account No. Internal Revenue Service Special Procedures Staff 55 N. Robinson, Stop 5024 Oklahoma City, OK 73102-9229	notice only	\$ 0.00 *Joint Debt
21. Account No. IRS Austin TX 73301	notice only	\$ 0.00 *Joint Debt
22. Account No. Maxine Brown Cunnyngnam 5900 NW Grand Blvd Oklahoma City OK 73118	Attorney for blazer (mortgage Elec registratin	\$ 0.00 *Joint Debt
23. Account No. 5ba42556 MCI Telecommunications 3470 Rider Trail So Earth City MO 63045	1998 Consumer Purchase	\$ 325.00 *Husband's Debt
24. Account No. National Account Svcs 1905 E Mission Blvd #5 P O B0x 3678 Fayetteville AR 72702	10/00 collection agency providian	\$ 0.00 *Joint Debt

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
25. Account No. Oklahoma Tax Commission RE: Income Tax Div 2501 Lincoln Blvd. Oklahoma City, OK 73105-4303	notice o nly	\$ 0.00 *Joint Debt
26. Account No. Page One Plus 1532 E Apache Ste E Tulsa OK 74105	1998 Consumer Purchase	\$ 24.00 *Husband's Debt
27. Account No. 20006121336 Primary Network 11756 Borman Dr Ste 212 St Louis Mo 63146	1998 internet service	\$ 30.00 *Husband's Debt
28. Account No. 181288 Providian P O Box 24224 Louisville KY 40224-0224	10/00 Credit card purchases	\$ 1,307.00 *Husband's Debt
29. Account No. 4361471200579108 Providian P O Box 24224 Louisville KY 40224-0224	10/00 Credit card purchases	\$ 1,874.00 *Wife's Debt
30. Account No. RMCB (Retrieval Masters Creditors Bureau, Inc.) 2269 Sawmill River Rd Bldg 3 Elmsford NY 10523	collection agency Grolier	\$ 0.00 *Joint Debt
31. Account No. 4406020003 St Francis Home Med Equip P O B0x 700231 Tulsa OK 74170-0231	2nd address	\$ 0.00 *Joint Debt
32. Account No. various St. Francis Hospital P.O.Box 706161 Tulsa, OK 74170-6161	2000 Medical bills	\$ 269.00 *Wife's Debt

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
33. Account No. 013621196 TAB 1754 Utica Square P.O. Box 52039 Tulsa OK 74152-0039	collection agency Arrow	\$ 0.00 *Joint Debt
34. Account No. 431412116 Tulsa Municipal Credit U 1120 W. 17th Tulsa OK 74107	8/00 Credit card purchases	\$ 154.00 *Wife's Debt
35. Account No. 12667 Turf Care P O B0x 54413 Tulsa OK 74155-0413	5/00 Services	\$ 141.00 *Husband's Debt
36. Account No. U.S. Attorney re: Tax 333 W 4th #3460 Tulsa, OK 74103	notice only	\$ 0.00 *Joint Debt
37. Account No. g1993040275982015 U.S. Dept of Education - Debt Collection Service 111 N. Canal St., Suite 1009 Chicago IL 60606-7204	1983 student loan	\$ 5,098.00 *Joint Debt
38. Account No. U.S. Attorney Gen'l Attn: Tax B-327, 10th & Constitution, NW Washington, DC 20530	notice only	\$ 0.00 *Joint Debt
39. Account No. 1902946536 Vartec Telecom P O Box 219470 Kansas City MO 64121-9470	2001 service	\$ 145.00 *Joint Debt
40. Account No. Works & Lentz, Inc. 1437 S. Boulder Ave. #900 Tulsa, OK 74119-3609	collection agency St Francis	\$ 0.00 *Joint Debt

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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☒ No executory contracts or unexpired leases.

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE H - CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
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☒ Debtor has no codebtors.

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
Christopher Jr	13	Son
Makenzie	6	Daughter
Jaden	2	Son

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	Executive Chef	LPN (part time)
Name of Employer:	Imperial Food Services	Springer Clinic
How Long Employed:	5 months	4 years
Employer Address:	11740 E 11th Tulsa OK 74128	6160 S Yale ave tULSA OK 74136

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 5,315.01	\$ 975.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 5,315.01</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 923.45	\$ 47.67
b. Insurance	\$ 516.66	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 1,440.12</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 3,874.89</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 3,874.89</u>
TOTAL COMBINED MONTHLY INCOME	\$ 4,802.22	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No.

SCHEDULE J—CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,022.00
Are real estate taxes included? Yes <u>x</u> No <u> </u>	
Is property insurance included? Yes <u>x</u> No <u> </u>	
Utilities: Electricity and heating fuel	\$ 160.00
Water and sewer	\$ 70.00
Telephone	\$ 100.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 100.00
Food	\$ 500.00
Clothing	\$ 200.00
Laundry and Dry cleaning	\$ 80.00
Medical and Dental expenses	\$ 90.00
Transportation (not including car payments)	\$ 100.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 75.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 20.00
Health	\$ 0.00
Auto	\$ 136.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments:	
Auto	\$ 438.00
Other 2nd mortgage	\$ 256.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other See Attachment, Schedule J	\$ 1,584.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>4,931.00</u>

ATTACHMENT TO SCHEDULE J
 FOR: Christopher & Jeanna Ford)

50.00	baby-sitting
40.00	Diapers
200.00	child care
50.00	Children-Special Medical - (allergies)
50.00	extra-curricular activities for children
75.00	Nancy Clark school of dance
100.00	internet service
100.00	Sports
70.00	Children, lunches at school
30.00	School/tuition/expense
44.00	Children, hair cuts
60.00	Debtor - hair cuts
20.00	Debtor -spec med exp (prescriptions)
40.00	Spouse - lunches at work
60.00	Spouse - hair cuts
40.00	Spouse - spec med exp (prescriptions)
85.00	Spouse - cigarettes
125.00	old car repairs
25.00	house repairs (roof, floor, plumbing, electrical, etc.)
160.00	cell phones
60.00	cable tv or satellite
100.00	Toiletries
1584.00	TOTAL

In re: Christopher Lamar Ford and Jeanna Marie Ford / Debtors Case No. _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12-4-02

Signature

Christopher Lamar Ford
Christopher Lamar Ford, Debtor

Date 12-4-02

Signature

Jeanna Marie Ford
Jeanna Marie Ford, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

In re Christopher Lamar Ford
and
Jeanna Marie Ford

Case No.
Chapter 7

/ Debtors

Attorney for Debtor: Thomas O. Matthews OBA#5788

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Debtor

Income, year to date: 2002: \$45,000
Last year: 2001: \$49,000 est
Year before: 2000: \$49,000 est
Source(s):

wife

Income, year to date: \$6000
Last year: \$11000
Year before: 2000 none
Source(s):

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

[X] None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: *Washington Mutual Finance Vs Chris & Jeanna Ford*

Case #: *SC 2002-19025*

Court/Agency location: *Tulsa*

Nature of proceeding: *Money Judgment*

Suit status: *Judgment*

Case title: *Mortgage Electronic Registration Systems Inc
v Christopher lama Ford & Jeanna Marie Ford et al*

Case #: *CJ 2000-3571*

Court/Agency location: *Tulsa*

Nature of proceeding: *money judgment*

Suit status: *judgment*

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Thomas O. Matthews OBA#5788*
Address: *4137 S. Harvard Ave.*
Addr2: *Suite G, Tulsa OK 74135*
Date of payment:
Payor: *Christopher Lamar Ford*
Payment/Value: *\$ 250.00*

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

REST OF PAGE BLANK, STATEMENTS CONTINUED ON NEXT PAGE

[x] NONE **16. Spouses and Former Spouses.**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

[x] NONE **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[x] NONE a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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[x] NONE b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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[x] NONE c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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[x] NONE **18. Nature, location and name of business.** [NONE unless within last 6 years.]

[x] NONE a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **SIX (6) YEARS** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER NAME	TAXPAYER I.D. NUMBER	TAXPAYER ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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[x] NONE b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 12-4-02

Signature

Christopher Lamar Ford, Debtor

Date 12-4-02

Signature

Jeanne Marie Ford, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

In re *Christopher Lamar Ford*
and
Jeanna Marie Ford

Case No.
Chapter 7

/ Debtors

Attorney for Debtor: Thomas O. Matthews OBA#5788

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - JOINT DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

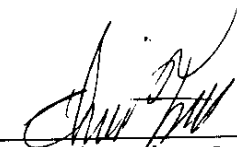
<u>Description of Property</u>	<u>Creditor's Name</u>
NONE	

b. Property to be Retained

<u>Description of Property</u>	<u>Creditor's Name</u>	<u>Intention</u>
aka 1322 W Pittsburg Pl, BA OK	Chase Manhattan Mortgage Corp P O Box 24850 Columbus OH 43224	continue to pay
"	Washington Mutual Finance BA 1422 W Kenosha St Broken Arrow OK 74012-8959	continue to pay
"	Vandever Trails Homeowners ATTN J D Rhodes P O Box 2863 Broken Arrow OK 74013-2863	continue to pay
household goods	Washington Mutual Finance 4311 South Sheridan Tulsa OK 74145	Avoid & Exempt 522(f)*
1997 Pontiac Transport	WFS Financial, Inc. Bankruptcy Dept 6061 N. State Hwy 161 Irving TX 75038	Reaffirm 524(c)*

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - JOINT DEBTS
(Continuation Sheet)

Signature of Debtor(s)


Debtor: Christopher Lamar Ford


Joint Debtor: Jeanna Marie Ford

Date: Dec 4, 2002